

EXHIBIT J

FINANCIAL PLANNING SERVICES
FINANCIAL HIGHLIGHTS
DECEMBER 31, 2003

Summary	Income Before Taxes and Management Fees																																																																																																																																																																																																																														
	Month to Date				Year to Date																																																																																																																																																																																																																										
	2003 Actual	2003 Budget	2002 Actual	2003 Actual	2003 Budget	2002 Actual	2002 Actual																																																																																																																																																																																																																								
INTERNAL FUNDS																																																																																																																																																																																																																															
Investments/Discount Brokerage	\$ (166)	\$ (100)	\$ (307)	\$ (2,365)	\$ (1,406)	\$ (1,406)	\$ (3,044)																																																																																																																																																																																																																								
NONINTEREST INCOME:																																																																																																																																																																																																																															
Colonial Asset Management	\$ 26,204	\$ 20,825	\$ 5,000	\$ 140,660	\$ 249,896	\$ 165,256																																																																																																																																																																																																																									
Trust Department	130,748	210,500	214,227	2,187,681	2,482,623	1,071,631																																																																																																																																																																																																																									
Investments/Discount Brokerage	456,597	323,186	142,464	5,703,151	5,543,221	4,605,759																																																																																																																																																																																																																									
Fixed Annuity Platform Program	428,598	326,240	133,630	6,093,797	5,827,705	5,202,571																																																																																																																																																																																																																									
Insurance Sales	49,456	56,875	16,881	990,591	682,503	20,340																																																																																																																																																																																																																									
TOTAL NONINTEREST INCOME	\$ 1,091,603	\$ 937,627	\$ 512,202	\$ 15,115,880	\$ 14,785,948	\$ 11,065,558																																																																																																																																																																																																																									
NONINTEREST EXPENSE:																																																																																																																																																																																																																															
Salaries & Benefits	\$ 245,813	\$ 264,576	\$ 215,496	\$ 3,246,446	\$ 3,023,714	\$ 1,943,604																																																																																																																																																																																																																									
Commissions - Security	135,045	202,534	122,288	2,824,337	3,417,887	2,913,476																																																																																																																																																																																																																									
Commissions - Fixed Annuity	35,681	-	-	368,256	-	-																																																																																																																																																																																																																									
Occupancy Expense	43,171	37,454	32,696	543,041	451,706	314,541																																																																																																																																																																																																																									
Premises & Equipment	56,035	13,944	16,396	263,095	174,230	191,914																																																																																																																																																																																																																									
Broker/Dealer Clearing Charges	32,732	18,361	33,115	414,429	315,814	320,538																																																																																																																																																																																																																									
Other Expense	123,176	123,257	241,652	1,619,807	1,479,362	1,476,088																																																																																																																																																																																																																									
TOTAL NONINTEREST EXPENSE	\$ 671,654	\$ 660,127	\$ 661,644	\$ 9,279,411	\$ 8,862,713	\$ 7,160,161																																																																																																																																																																																																																									
INCOME (LOSS) BEFORE ALLOCATIONS & TAXES																																																																																																																																																																																																																															
Colonial Asset Management	\$ 23,949	\$ 12,931	\$ 804	\$ 83,676	\$ 150,905	\$ 14,850																																																																																																																																																																																																																									
Trust Department	3,774	53,896	81,557	507,915	627,802	523,437																																																																																																																																																																																																																									
Investments/Discount Brokerage	162,044	(28,369)	(187,845)	819,138	319,321	8,166																																																																																																																																																																																																																									
Fixed Annuity Platform Program	208,639	187,356	(32,805)	3,765,214	4,204,527	3,623,889																																																																																																																																																																																																																									
Insurance Sales	21,377	48,921	(11,461)	658,162	587,294	(266,188)																																																																																																																																																																																																																									
Income (Loss) before Allocations & Taxes	\$ 419,783	\$ 274,735	\$ (149,750)	\$ 5,834,105	\$ 5,839,849	\$ 3,904,153																																																																																																																																																																																																																									
 Regional Bank Contribution																																																																																																																																																																																																																															
<table border="1"> <thead> <tr> <th rowspan="3">Regional Bank Contribution</th> <th colspan="4">Profit Margin Annualized</th> <th colspan="4">Income Before Taxes and Management Fees</th> </tr> <tr> <th colspan="2">Month to Date</th> <th colspan="2">Year to Date</th> <th colspan="2">Month to Date</th> <th colspan="2">Year to Date</th> </tr> <tr> <th>2003 Actual</th> <th>2003 Target</th> <th>2002 Actual</th> <th>2002 Target</th> <th>2003 Actual</th> <th>2003 Budget</th> <th>2002 Actual</th> <th>2002 Actual</th> </tr> </thead> <tbody> <tr> <td>Northern Region</td> <td>60%</td> <td>35%</td> <td>68%</td> <td>35%</td> <td>\$ 14,477</td> <td>\$ 29,678</td> <td>\$ 34,574</td> <td>\$ 1,044,637</td> <td>\$ 660,316</td> <td>\$ 709,861</td> </tr> <tr> <td>South Florida</td> <td>58%</td> <td>35%</td> <td>54%</td> <td>35%</td> <td>81,911</td> <td>35,423</td> <td>35,010</td> <td>758,218</td> <td>830,765</td> <td>765,557</td> </tr> <tr> <td>South Central Region</td> <td>38%</td> <td>35%</td> <td>53%</td> <td>35%</td> <td>18,117</td> <td>33,104</td> <td>20,949</td> <td>701,200</td> <td>780,212</td> <td>763,569</td> </tr> <tr> <td>Central Florida</td> <td>81%</td> <td>35%</td> <td>65%</td> <td>35%</td> <td>91,650</td> <td>25,995</td> <td>20,764</td> <td>681,061</td> <td>543,031</td> <td>509,886</td> </tr> <tr> <td>Birmingham</td> <td>-53%</td> <td>35%</td> <td>50%</td> <td>35%</td> <td>(15,635)</td> <td>9,054</td> <td>13,970</td> <td>560,488</td> <td>282,075</td> <td>209,640</td> </tr> <tr> <td>Texas</td> <td>81%</td> <td>35%</td> <td>92%</td> <td>35%</td> <td>84,133</td> <td>5,260</td> <td>7,014</td> <td>382,485</td> <td>127,834</td> <td>177,058</td> </tr> <tr> <td>Southwest Florida</td> <td>71%</td> <td>35%</td> <td>86%</td> <td>35%</td> <td>10,956</td> <td>15,461</td> <td>18,578</td> <td>368,677</td> <td>301,251</td> <td>250,551</td> </tr> <tr> <td>Bay Area</td> <td>60%</td> <td>35%</td> <td>43%</td> <td>35%</td> <td>32,871</td> <td>22,159</td> <td>23,261</td> <td>279,999</td> <td>421,801</td> <td>402,243</td> </tr> <tr> <td>Gulf Coast</td> <td>71%</td> <td>35%</td> <td>50%</td> <td>35%</td> <td>22,286</td> <td>118</td> <td>(3,042)</td> <td>248,149</td> <td>124,461</td> <td>147,655</td> </tr> <tr> <td>Georgia</td> <td>-36%</td> <td>35%</td> <td>39%</td> <td>35%</td> <td>(32,411)</td> <td>33,152</td> <td>(18,690)</td> <td>159,992</td> <td>971,716</td> <td>419,135</td> </tr> <tr> <td>Nevada</td> <td>-9%</td> <td>35%</td> <td>48%</td> <td>35%</td> <td>(9,460)</td> <td>12,806</td> <td>3,356</td> <td>32,376</td> <td>237,017</td> <td>210,046</td> </tr> <tr> <td>BancGroup Investments</td> <td></td> <td></td> <td></td> <td></td> <td>99,443</td> <td>(20,588)</td> <td>(350,799)</td> <td>24,019</td> <td>(249,235)</td> <td>(630,390)</td> </tr> <tr> <td>Total Regional Bank Contribution</td> <td>\$ 386,338</td> <td>\$ 261,623</td> <td>\$ (195,053)</td> <td>\$ 5,241,301</td> <td>\$ 5,031,245</td> <td>\$ 3,934,811</td> <td></td> </tr> <tr> <td>Unallocated Portion:</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Colonial Asset Management</td> <td></td> <td></td> <td></td> <td></td> <td>23,949</td> <td>6,495</td> <td>804</td> <td>12,534</td> <td>74,258</td> <td>(85,421)</td> </tr> <tr> <td>Insurance Sales Administration</td> <td></td> <td></td> <td></td> <td></td> <td>(6,278)</td> <td>14,546</td> <td>(28,342)</td> <td>192,898</td> <td>174,791</td> <td>(286,528)</td> </tr> <tr> <td>Trust</td> <td></td> <td></td> <td></td> <td></td> <td>3,774</td> <td>52,071</td> <td>72,842</td> <td>387,372</td> <td>609,555</td> <td>341,291</td> </tr> <tr> <td>Total</td> <td>\$ 419,783</td> <td>\$ 274,735</td> <td>\$ (149,750)</td> <td>\$ 5,834,105</td> <td>\$ 5,839,849</td> <td>\$ 3,904,154</td> <td></td> </tr> </tbody> </table>									Regional Bank Contribution	Profit Margin Annualized				Income Before Taxes and Management Fees				Month to Date		Year to Date		Month to Date		Year to Date		2003 Actual	2003 Target	2002 Actual	2002 Target	2003 Actual	2003 Budget	2002 Actual	2002 Actual	Northern Region	60%	35%	68%	35%	\$ 14,477	\$ 29,678	\$ 34,574	\$ 1,044,637	\$ 660,316	\$ 709,861	South Florida	58%	35%	54%	35%	81,911	35,423	35,010	758,218	830,765	765,557	South Central Region	38%	35%	53%	35%	18,117	33,104	20,949	701,200	780,212	763,569	Central Florida	81%	35%	65%	35%	91,650	25,995	20,764	681,061	543,031	509,886	Birmingham	-53%	35%	50%	35%	(15,635)	9,054	13,970	560,488	282,075	209,640	Texas	81%	35%	92%	35%	84,133	5,260	7,014	382,485	127,834	177,058	Southwest Florida	71%	35%	86%	35%	10,956	15,461	18,578	368,677	301,251	250,551	Bay Area	60%	35%	43%	35%	32,871	22,159	23,261	279,999	421,801	402,243	Gulf Coast	71%	35%	50%	35%	22,286	118	(3,042)	248,149	124,461	147,655	Georgia	-36%	35%	39%	35%	(32,411)	33,152	(18,690)	159,992	971,716	419,135	Nevada	-9%	35%	48%	35%	(9,460)	12,806	3,356	32,376	237,017	210,046	BancGroup Investments					99,443	(20,588)	(350,799)	24,019	(249,235)	(630,390)	Total Regional Bank Contribution	\$ 386,338	\$ 261,623	\$ (195,053)	\$ 5,241,301	\$ 5,031,245	\$ 3,934,811		Unallocated Portion:									Colonial Asset Management					23,949	6,495	804	12,534	74,258	(85,421)	Insurance Sales Administration					(6,278)	14,546	(28,342)	192,898	174,791	(286,528)	Trust					3,774	52,071	72,842	387,372	609,555	341,291	Total	\$ 419,783	\$ 274,735	\$ (149,750)	\$ 5,834,105	\$ 5,839,849	\$ 3,904,154	
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Bay Area	60%	35%	43%	35%	32,871	22,159	23,261	279,999	421,801	402,243																																																																																																																																																																																																																					
Gulf Coast	71%	35%	50%	35%	22,286	118	(3,042)	248,149	124,461	147,655																																																																																																																																																																																																																					
Georgia	-36%	35%	39%	35%	(32,411)	33,152	(18,690)	159,992	971,716	419,135																																																																																																																																																																																																																					
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Insurance Sales Administration					(6,278)	14,546	(28,342)	192,898	174,791	(286,528)																																																																																																																																																																																																																					
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Total	\$ 419,783	\$ 274,735	\$ (149,750)	\$ 5,834,105	\$ 5,839,849	\$ 3,904,154																																																																																																																																																																																																																									

FINANCIAL PLANNING SERVICES
FINANCIAL HIGHLIGHTS
DECEMBER 31, 2004

Summary	Income Before Taxes and Management Fees						
	Month to Date		Year to Date		2004 Actual	2004 Budget	2003 Actual
	2004 Actual	2004 Budget	2004 Actual	2004 Budget			
INTERNAL FUNDS							
Investments/Discount Brokerage	\$ (1,109)	\$ (112)	\$ (166)	\$ (4,146)	\$ (1,613)	\$ (2,899)	
NONINTEREST INCOME:							
Colonial Asset Management	\$ (12,732)	\$ 30,160	\$ 26,204	\$ 72,382	\$ 358,332	\$ 140,660	
Trust Department	106,473	270,833	130,748	1,428,035	2,000,000	2,187,681	
Investments/Discount Brokerage	588,833	207,311	456,597	5,293,211	6,223,320	5,703,151	
Fixed Annuity Platform Program	254,593	521,092	428,598	5,545,565	6,833,280	6,093,797	
Insurance Sales	117,167	127,917	49,456	1,031,357	1,757,731	990,591	
TOTAL NONINTEREST INCOME	\$ 1,054,334	\$ 1,157,314	\$ 1,001,663	\$ 13,370,551	\$ 17,182,664	\$ 15,115,880	
NONINTEREST EXPENSE:							
Salaries & Benefits	\$ 390,834	\$ 305,353	\$ 246,115	\$ 3,804,274	\$ 3,773,942	\$ 3,116,240	
Commissions - Security	207,080	89,680	170,725	2,181,037	1,619,806	3,192,593	
Commissions - Fixed Annuity	83,085	131,239	-	1,820,210	1,910,194	12,408	
Commissions - Other	34,134	104,154	(274)	2,723,157	1,651,121	179,078	
Occupancy Expense	77,783	50,858	43,171	866,341	610,390	543,041	
Premises & Equipment	28,606	18,079	56,035	459,265	221,424	263,095	
Broker/Dealer Clearing Charges	46,461	33,035	32,732	484,602	413,108	414,429	
Other Expense	286,751	154,365	123,238	2,637,093	1,852,379	1,571,828	
TOTAL NONINTEREST EXPENSE	\$ 1,154,736	\$ 886,760	\$ 671,742	\$ 14,955,978	\$ 12,052,164	\$ 9,282,711	
INCOME (LOSS) BEFORE ALLOCATIONS & TAXES							
Colonial Asset Management	\$ (16,411)	\$ 25,196	\$ 23,949	\$ 41,380	\$ 297,620	\$ 83,676	
Trust Department	(136,338)	43,038	3,687	(876,563)	(1,093,799)	507,022	
Investments/Discount Brokerage	(22,595)	(19,123)	126,363	489,296	2,037,517	450,549	
Fixed Annuity Platform Program	18,351	118,527	244,320	1,312,982	2,461,860	4,133,470	
Insurance Sales	55,484	102,814	21,377	340,901	1,425,680	656,162	
Income (Loss) before Allocations & Taxes	\$ (161,511)	\$ 276,442	\$ 419,896	\$ 1,395,987	\$ 5,128,687	\$ 5,632,575	

Regional Bank Contribution	Profit Margin Annualized				Income Before Taxes and Management Fees						
	Month to Date		Year to Date		Month to Date			Year to Date		Year to Date	
	Actual	Target	Actual	Target	2004 Actual	2004 Budget	2003 Actual	2004 Actual	2004 Budget	2003 Actual	
Alabama	14%	26%	29%	29%	\$ 45,666	\$ 110,293	\$ 39,246	\$ 1,710,168	\$ 2,377,342	\$ 2,554,474	
South Florida	37%	10%	35%	28%	75,454	13,441	81,911	918,741	525,346	758,218	
Central Florida	36%	22%	29%	30%	50,274	22,526	91,650	389,908	490,624	681,061	
Texas	43%	41%	41%	47%	25,995	12,020	84,133	298,973	242,038	382,485	
Bay Area	32%	5%	30%	18%	28,685	2,913	32,871	279,226	170,168	279,999	
Nevada	14%	23%	10%	33%	3,229	7,584	(9,460)	36,698	180,165	32,376	
Georgia	24%	14%	3%	25%	6,158	9,274	(32,411)	12,917	260,136	159,992	
Southwest Florida	-7%	30%	0%	39%	(2,614)	25,512	10,956	1,298	495,724	368,677	
BancGroup Investments					(144,561)	(49,029)	99,443	(993,648)	(140,252)	23,685	
Total Regional Bank Contribution					\$ 86,265	\$ 154,533	\$ 386,338	\$ 2,654,281	\$ 4,661,200	\$ 5,240,968	
Unallocated Portion:											
Colonial Asset Management					(18,618)	6,186	23,949	201	69,620	12,534	
Insurance Sales Administration					(1,491)	39,094	(6,278)	(9,721)	541,571	192,898	
Trust					(171,687)	70,628	3,687	(1,338,764)	(83,593)	386,479	
Total					\$ (161,511)	\$ 270,442	\$ 419,096	\$ 1,385,997	\$ 5,126,997	\$ 5,832,876	